

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION**

In re: JAMES C. SOMMAR	§	Case No. 20-bk-10850
CHRISTINE M. SOMMAR	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/12/2020.
- 2) The plan was confirmed on 01/07/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/04/2023.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$237,645.59.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 290,404.41	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 290,404.41

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 7,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 23,335.55	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 30,835.55
Attorney fees paid and disclosed by debtor(s):	\$ 6,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN A GAGLIARDI	Lgl	0.00	17,500.00	17,500.00	7,500.00	0.00
WELLS FARGO OPERATIONS	Sec	55,694.00	55,821.09	55,821.09	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	5,647.14	7,494.23	7,494.23	7,052.53	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	441.70	441.70	292.49	0.00
INTERNAL REVENUE SERVICE	Pri	93,000.00	110,715.50	76,153.44	76,153.44	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	34,562.06	34,562.06	22,885.93	0.00
BERKHEIMER TAX	Pri	658.00	658.00	658.00	658.00	0.00
JPMorgan Chase Bank, N.A. s/b/m/t	Uns	0.00	6,665.51	6,665.51	4,413.69	0.00
American Express National Bank	Uns	371.00	337.23	337.23	223.30	0.00
MONTGOMERY COUNTY TAX	Sec	0.00	10,058.59	0.00	0.00	0.00
MONTGOMERY COUNTY TAX	Sec	9,972.00	4,521.76	0.00	0.00	0.00
MONTGOMERY COUNTY TAX	Sec	15,319.00	15,442.60	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,602.80	2,602.80	1,723.50	0.00
PORTFOLIO RECOVERY	Uns	0.00	15,523.05	15,523.05	10,278.88	0.00
ESTATE OF E. JEANNE MURPHY,	Uns	0.00	52,343.33	52,343.33	34,660.13	0.00
EDWARD G. MURPHY PROFIT	Uns	126,873.67	126,873.67	126,873.67	84,011.82	0.00
PORTFOLIO RECOVERY	Uns	0.00	10,438.30	10,438.30	6,911.92	0.00
WELLS FARGO BANK N.A.	Sec	358,768.00	355,167.49	355,167.49	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Citibank, N.A.	Uns	0.00	11,668.45	11,668.45	7,726.48	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	3,891.38	3,891.38	2,576.75	0.00
Univest Financial Corporation	Sec	15,221.21	15,284.46	15,284.46	0.00	0.00
BANK OF AMERICA	Uns	3,290.00	NA	NA	0.00	0.00
BARLCAY'S BANK DELAWARE	Uns	10,543.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Uns	15,523.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Uns	20,168.00	NA	NA	0.00	0.00
AMEX DEPT STORES	Uns	3,891.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Uns	2,602.00	NA	NA	0.00	0.00
EDWARD MURPHY 111 AS EXEC.	Uns	20,500.00	NA	NA	0.00	0.00
ED MURPHYIII PROFIT SHARING	Uns	34,000.00	NA	NA	0.00	0.00
JPMCB CARD SERVICES	Uns	5,632.00	NA	NA	0.00	0.00
SEARS/CBNA	Uns	11,686.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Uns	20,168.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 426,273.04	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 426,273.04	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 84,305.67	\$ 83,863.97	\$ 0.00
TOTAL PRIORITY:	\$ 84,305.67	\$ 83,863.97	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 265,347.48	\$ 175,704.89	\$ 0.00

Disbursements:

Expenses of Administration	\$ 30,835.55	
Disbursements to Creditors	\$ 259,568.86	
TOTAL DISBURSEMENTS:		\$ 290,404.41

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/16/2023

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.